



1 Certificate of Service is attached to the Affidavit of Herbert Hayden as Exhibit "A."

2 3. Defendants HCL Finance, Inc., Home Community Lending, and Eloan Engine have failed to  
3 plead or otherwise respond to the complaint.

4 4. The applicable time limit for responding has expired.

5 5. Defendants HCL Finance, Inc., Home Community Lending, and Eloan Engine could not be an  
6 infant or incompetent person within the meaning of Rule 55(a) of the Federal Rules of Civil  
7 Procedure because they are corporations organized and existing under the laws of the State of  
8 California, with a principal place of business in San Jose, California.

9 6. Defendants HCL Finance, Inc., Home Community Lending, and Eloan Engine are not in  
10 military service.

11  
12 Dated: July12, 2007

13  
14 **NEW TECH LAW GROUP, INC**

15  
16 /s/ Herbert Hayden  
17 **Herbert Hayden, Esq. attorney for Plaintiff**

AO 440 (Rev. 8/01) Summons in a Civil Action

**RETURN OF SERVICE**DATE **5/31/2007**Service of the Summons and Complaint was made by me <sup>1</sup>

Name of SERVER

TriValley Courier

**Chris Napoli**

TITLE

**OWNER***Check one box below to indicate appropriate method of service*

Served Personally upon the Defendant. Place where served:

HCL Finance, Inc., Home Community Lending, Eloan Engine  
1885 Lundy Ave., Suite 200, San Jose, CA 95131

Left copies thereof at the defendant's dwelling house or usual place of abode with a person of suitable age and discretion then residing therein.

Name of person with whom the summons and complaint were left:



Returned unexecuted:



Other (specify):

**STATEMENT OF SERVICE FEES**

TRAVEL

SERVICES

TOTAL

**DECLARATION OF SERVER**

I declare under penalty of perjury under the laws of the United States of America that the foregoing information contained in the Return of Service and Statement of Service Fees is true and correct.

Executed on

**5/31/07**

Date

Signature of Server

Address of Server

**4847 Hopy and 188 Pleasanton**

(1) As to who may serve a summons see Rule 4 of the Federal Rules of Civil Procedure